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- (c) gathering information from one or more users regarding product characteristics;
  - (d) correlating the user responses;
  - (e) performing statistical analysis of the user responses; [and]
  - (f) presenting the statistical analysis in a personalized report based on the user profile information[.] ; and
  - (g) storing the user profile on smart card.
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- (Amended)
10. An apparatus that creates an information summary, comprising:
- (a) a processor;
- (b) a memory that stores information under the control of the processor;
- (c) logic that allows a user to aggregate profile information into sets including at least one of: home persona, alternate home persona, and work persona;
- (d) logic that obtains user profile information from at least one of these sets;
- (e) logic that gathers information from one or more users regarding product characteristics;
- (f) logic that correlates the user responses;
- (g) logic that performs statistical analysis of the user responses; [and]
- (h) logic that presents the statistical analysis in a personalized report based on the user profile information[.] ; and
- (i) logic that stores user profile information on a smart card.
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- (Amended)
11. A computer program embodied on a computer-readable medium that creates an information summary, comprising:
- (a) a code segment that allows a user to aggregate profile information into sets including at least one of: home persona, alternate home persona, and work persona;
- (b) a code segment that obtains user profile information from at least one of these sets;
- (c) a code segment that gathers information from one or more users regarding product characteristics;
- (d) a code segment that correlates the user responses;
- (e) a code segment that performs statistical analysis of the user responses; and